

## REMARKS

Upon entry of this Response, claims 1, 28, and 31 will be amended, and claims 4-7, 27, and 32-35 will be canceled. Thus, claims 1-3, 8-26, and 28-31 will remain pending. No new matter has been added. Reconsideration and further examination are respectfully requested.

Claims 1-5, 8-23, 25-26, and 28-31 are rejected as being unpatentable over U.S. Patent No. 6,336,094 issued to Ferguson et al. (hereafter Ferguson) in view of the publication, "Design and Implementation of an Access Control Processor for XML Documents," by Damiani et al., published by Computer Networks, June 2000 (hereafter Damiani), in further view of U.S. Patent No. 6,735,585 issued to Black et al. (hereafter Black).

As amended, the claims now recite that an entitlement rule includes an entitlement subject associated with a group of content readers, an entitlement resource associated with at least one financial document, and an entitlement action associated with the entitlement subject and the entitlement resource. Moreover, the entitlement action indicates "whether a content reader associated with the entitlement subject can receive the financial document without being able to modify the financial document." Applicants respectfully suggest that none of the references, taken alone or in combination, disclose or suggest such a feature. For example, Damiani discloses that a user might be allowed to access a document ("+"), not access a document ("-"), or the status might be unknown (page 9, lines 2-7). Damiani, however, does not disclose or suggest that a user might be allowed to access a document without being able to modify it.

Applicants also respectfully suggest that an XAS sheet for a specific document disclosed in Damiani should not be considered an "entitlement vector" as the phrase is used in the pending claims. Consider, for example, the example of XAS syntax provided at page 7, Figure 3 of Damiani. Such an approach is very different from an entitlement vector as described in the present specification at page 24, lines 22-26. Claim 28 has been further amended to make these differences clear.

Applicants silence with respect to other statements made in the Office Action does not imply agreement with those statements.

### CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-0191.

Respectfully submitted,



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Date

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Patrick J.Buckley  
Registration No. 40,928  
Buckley, Maschoff & Talwalkar LLC  
Five Elm Street  
New Canaan, CT 06840  
(203) 972-0191